

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 10/631,973 Confirmation No.: 3676
Filed : August 1, 2003
Applicants : Daniel Hamilton et al.
Title : PAYMENT PROCESSING WITH SELECTION OF A
: PROCESSING PARAMETER

TC/AU : 3694
Examiner : Tien C. Nguyen
Docket No. : 23952-0106
Customer No. : 72386

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir or Madam:

Responsive to the final Office Action mailed July 10, 2008, the Applicants submit the following amendments and remarks. In light of these amendments and remarks, the Applicants respectfully assert that all of the claims are patentable, and that the application be allowed. A Request for Continued Examination (RCE) and a request for a one month extension of time have been submitted contemporaneously herewith.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 10 of this paper.